

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Thomas Waring
 Lee Anne Waring
 Debtors

Case No. 19-16193-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db/jdb
 tr +Thomas Waring, Lee Anne Waring, 1635 Alpine Drive, Pen Argyl, PA 18072-9742
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14398095 +Aes/suntrust, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14398096 +Aes/suntrust, Po Box 61047, Harrisburg, PA 17106-1047
 14398098 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
 14398097 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 14398105 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14398104 +Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14398108 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14398109 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
 14398111 +Jn Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14398110 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,
 Hazelwood, MO 63042-2429
 14398114 +Lendmark Financial Services, 1735 North Brown Road, Suite 300,
 Lawrenceville, GA 30043-8228
 14398120 +PHEAA/HCB, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1444
 14398121 +PHEAA/HCB, Po Box 61047, Harrisburg, PA 17106-1047
 14398119 +Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
 14398118 +Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500,
 Farmers Branch, TX 75234-6071
 14398124 +RMP Greensburg, Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
 14398125 +RMP Greensburg, 1809 N Broadway St, Greensburg, IN 47240-8217
 14398131 +TekCollect Inc, 871 Park St, Columbus, OH 43215-1441
 14398130 +TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
 14398133 +Wind Gap Municipal Authority, John Molnar, Esquire, 6697 Sullivan Trail,
 Wind Gap, PA 18091-9790
 14398132 #+Wind Gap Municipal Authority, The Molnar Law Offices, Routes 33 & 512,
 6697 Sullivan Trail, Wind Gap, PA 18091-9790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: support@malaw.com Nov 19 2019 04:08:23 PAUL H. YOUNG,
 Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2019 04:08:52
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2019 04:09:07 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Nov 19 2019 04:08:58 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14398099 +E-mail/Text: legal@blirentals.com Nov 19 2019 04:08:33 BLI Rentals, LLC, PO Box 992,
 Emporia, KS 66801-0992
 14398101 EDI: CAPITALONE.COM Nov 19 2019 08:58:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14398103 E-mail/Text: bankruptcy@cavps.com Nov 19 2019 04:09:04 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 14398100 +EDI: CAPITALONE.COM Nov 19 2019 08:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14401523 +EDI: AIS.COM Nov 19 2019 08:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14419809 EDI: BL-BECKET.COM Nov 19 2019 08:58:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14398102 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 04:09:04 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14399837 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 04:09:04 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14407502 +EDI: CHRM.COM Nov 19 2019 08:58:00 Chrysler Capital, P.O. Box 961275,
 Fort Worth, TX 76161-0275
 14398107 EDI: DISCOVER.COM Nov 19 2019 08:58:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 14398106 +EDI: DISCOVER.COM Nov 19 2019 08:58:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14426247 EDI: ECMC.COM Nov 19 2019 08:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 14398112 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 04:08:29 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14398113 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 04:08:29 Kohls/Capital One,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

District/off: 0313-4

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 58

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14398115	E-mail/Text: ktramble@lendmarkfinancial.com Nov 19 2019 04:08:24	
	Lendmark Financial Services, 2118 Usher St Nw, Covington, GA 30014	
14398117	+EDI: MID8.COM Nov 19 2019 08:58:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14398116	+EDI: MID8.COM Nov 19 2019 08:58:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14420133	+EDI: MID8.COM Nov 19 2019 08:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14398123	EDI: PRA.COM Nov 19 2019 08:58:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14398122	EDI: PRA.COM Nov 19 2019 08:58:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14401472	EDI: Q3G.COM Nov 19 2019 08:58:00	Quantum3 Group LLC as agent for, JH Met Subsidiary B Liquidating Trust LL, PO Box 788, Kirkland, WA 98083-0788
14398126	+EDI: DRIV.COM Nov 19 2019 08:58:00	Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
14398127	+EDI: CHRM.COM Nov 19 2019 08:58:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
14398129	EDI: STFM.COM Nov 19 2019 08:58:00	State Farm Bank, Attn Credit Reporting, Bloomington, IL 61702
14398128	+EDI: STFM.COM Nov 19 2019 08:58:00	State Farm Bank, Attn: Bankruptcy, Po Box 2327, Bloomington, IL 61702-2327
14406518	EDI: STFM.COM Nov 19 2019 08:58:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
PAUL H. YOUNG on behalf of Joint Debtor Lee Anne Waring support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Thomas Waring support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	Thomas Waring	Social Security number or ITIN xxx-xx-3738
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Lee Anne Waring	Social Security number or ITIN xxx-xx-8542
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	
Case number:	19-16193-elf	
	Date case filed for chapter 13 10/1/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas Waring	Lee Anne Waring
2. All other names used in the last 8 years		
3. Address	1635 Alpine Drive Pen Argyl, PA 18072	1635 Alpine Drive Pen Argyl, PA 18072
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 11/18/19

For more information, see page 2

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
December 17, 2019 at 2:00 PM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/15/20 Filing deadline: 12/10/19 Filing deadline: 3/29/20
<hr/>		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<hr/>		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$820.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/30/20 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	